

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Sandra L McAteer
Debtor(s)

Bankruptcy Case No.: 15-23230-CMB
12/3/2020
Chapter: 13
Docket No.: 130 - 118, 119
Concl. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 10/13/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of 75 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at , in .* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE
ESTABLISHED:**

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 4, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:

Sandra L McAteer

Debtor(s)

Case No. 15-23230-CMB

Chapter 13

District/off: 0315-2

User: dsaw

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Date Rcvd: Dec 04, 2020

Form ID: 149

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:**Recip ID****Recipient Name and Address**

- db + Sandra L McAteer, 781 Illini Drive, Monroeville, PA 15146-1943
- cr + BSI Financial Services as servicer for U.S. Bank T, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
- cr + Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
- cr + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
- cr + U.S. Bank Trust National Association, as Trustee o, BSI Financial Services, 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480
- 14131643 + AMERICAN EXPRESS TRAVEL RELATED SERVICES, COMPANY, INC., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
- 14102274 + Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
- 14102278 ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222 address filed with court:, DSNB/MACYS, PO Box 8218, Mason, OH 45040
- 14102283 + Midland Funding LLC, Suite 200, San Diego, CA 92123
- 14102285 + Ocwen Loan Servicing LLC, PO Box 13716, Sacramento, CA 95853-3716
- 14102286 + Office Dep, PO Box 6497, Sioux Falls, SD 57117-6497
- 14172956 + Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
- 14102288 + Radio/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
- 14102290 + TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
- 14864612 + US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway dr., ste 400, Irving TX 75038-2480

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

- cr + Email/Text: bncmail@w-legal.com Dec 05 2020 05:30:00 Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
- 14132781 Email/Text: ally@ebn.phinsolutions.com Dec 05 2020 05:29:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
- 14102273 + Email/Text: ally@ebn.phinsolutions.com Dec 05 2020 05:29:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
- 14102275 + Email/PDF: AIS.cocard.ebn@americaninfosource.com Dec 05 2020 05:41:58 Capital One Boscov, 26525 N Riverwoods Blvd, Lake Forest, IL 60045-3438
- 14165294 + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 05 2020 05:29:00 Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
- 14102276 + Email/Text: mrdiscen@discover.com Dec 05 2020 05:29:00 DISCOVER FINANCIAL SVCS LLC, PO BOX 15316, Wilmington, DE 19850-5316
- 14102277 + Email/Text: bankruptcynotices@dcicollect.com Dec 05 2020 05:30:00 DIVERSIFIED CONSULTANTS IN, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
- 14116285 Email/Text: mrdiscen@discover.com Dec 05 2020 05:29:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
- 14163440 + Email/Text: kburkley@bernsteinlaw.com Dec 05 2020 05:30:00 Duquesne Light Company, c/o Peter J. Ashcroft,,

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14102279	+ Email/Text: Bankruptcy@FCScollects.com	Dec 05 2020 05:30:00	Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14102280	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:56:45	GECRB/ CARE CREDIT, PO Box 981439, El Paso, TX 79998-1439
14102281	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:56:45	GECRB/LOWES, PO Box 965005, Orlando, FL 32896-5005
14102282	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 05 2020 05:29:00	Internal Revenue Service, PO Box 628, Pittsburgh, PA 15230
14126295	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2020 05:49:46	LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14102284	+ Email/Text: bankruptcydepartment@tsico.com	Dec 05 2020 05:30:00	NCO Financial, POB 15270, Wilmington, DE 19850-5270
14102287	+ Email/PDF: cbp@onemainfinancial.com	Dec 05 2020 05:56:36	Onemain, PO Box 499, Hanover, MD 21076-0499
14125163	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 05:42:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14162128	Email/Text: bnc-quantum@quantum3group.com	Dec 05 2020 05:29:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14102289	+ Email/Text: Supportservices@receivablesperformance.com	Dec 05 2020 05:30:00	Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
14952547	+ Email/Text: bncmail@w-legal.com	Dec 05 2020 05:30:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank National Association et. al

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dsaw

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Date Rcvd: Dec 04, 2020

Form ID: 149

Total Noticed: 35

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust acarr@tuckerlaw.com
Brett L. Messinger	on behalf of Creditor Ocwen Loan Servicing LLC blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association et. al bnicholas@kmllawgroup.com
Lawrence W. Willis	on behalf of Debtor Sandra L McAteer ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lorraine Gazzara Doyle	on behalf of Creditor BSI Financial Services as servicer for U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust lorraine@mvrlegal.com, diane@mvrlegal.com;bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Ocwen Loan Servicing LLC mario.hanyon@brockandscott.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Peter W. Wapner	on behalf of Creditor Ocwen Loan Servicing LLC peter.wapner@phelanhallinan.com
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
William E. Miller	on behalf of Creditor Ocwen Loan Servicing LLC wmiller@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 12